

Hearing Date: 11/23/2010
Hearing Time: 10:00 AM
Location: 219 S. Dearborn St., Courtroom 866
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
SMITH, MARGARET JEAN § Case No. 09-37810
Debtor §
§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Joseph A. Baldi, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 09-37810 PSH Judge: Pamela S. Hollis
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee

Date Filed (f) or Converted (c): 10/09/09 (f)

341(a) Meeting Date: 11/20/09

Claims Bar Date: 09/27/10

For Period Ending: 10/23/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CASH ON HAND	20.00	0.00		0.00	FA
2. CHECKIN ACCOUNT WITH TCF BANK	109.00	0.00		0.00	FA
3. CHECKING ACCOUNT WITH CHASE BANK	1,000.00	0.00		0.00	FA
4. CHECKING ACCOUNT WITH WASHINGTON MUTUAL BANK	25.00	0.00		0.00	FA
5. DRAGIC BLAGOJERIC, LANDLORD	800.00	0.00		0.00	FA
6. MISC. HOUSEHOLD GOODS: SOFA, LOVESEAT, TELEVISION	1,000.00	0.00		0.00	FA
7. FAMILY PICTURES, CD'S, AND BOOKS	100.00	0.00		0.00	FA
8. USED PERSONAL CLOTHING	500.00	0.00		0.00	FA
9. WATCH, NECKLACE, RINGS	100.00	0.00		0.00	FA
10. CAMERA, CAMCORDER	100.00	0.00		0.00	FA
11. TERM LIFE POLICY THROUGH EMPLOYER - NO CASH SURREN	0.00	0.00		0.00	FA
12. ALLSTATE LIFE INSURANCE ANNUITY	35,625.00	35,625.00		35,625.00	FA
13. SYMETRA FINANCIAL ANNUITY	535,000.00	535,000.00	DA	0.00	FA
Debtor claimed this asset exempt, in full amount of value; the exemption was disallowed per order dated 6/8/10; claims were filed less then Estate funds, Trustee will abandon this asset at closing.					
14. STOCK WITH WALGREENS (50 SHARES)	1,500.00	0.00		0.00	FA
15. 2008 NISSAN VERSA WITH 9,500 MILES	10,875.00	0.00		0.00	FA
16. 2008 NISSAN ARMADA WITH 35,238 MILES	25,900.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$612,654.00

\$570,625.00

\$35,625.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 09-37810 PSH Judge: Pamela S. Hollis
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Date Filed (f) or Converted (c): 10/09/09 (f)
341(a) Meeting Date: 11/20/09
Claims Bar Date: 09/27/10

Initial Projected Date of Final Report (TFR): / / Current Projected Date of Final Report (TFR): / /

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-37810 -PSH
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6561 Money Market Account (Interest Earn

Taxpayer ID No: *****6677
For Period Ending: 10/23/10

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 10/01/10	12	ALLSTATE LIFE INSURANCE COMPANY 10815 David Taylor Drive Suite 300 Charlotte, NC 28262	BALANCE FORWARD Structured Settlement Annuity	1129-000	35,625.00		0.00 35,625.00

* Reversed
t Funds Transfer
C Bank Cleared

Account *****6561	Balance Forward	0.00		
	1 Deposits	35,625.00	0 Checks	0.00
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 35,625.00		
			Total	\$ 0.00
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 35,625.00		

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-37810

Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: Joseph A. Baldi, Trustee</u>	\$ _____	\$ _____
<u>Attorney for trustee: BALDI BERG & WALLACE, LTD.</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Discover Bank</u>	<u>\$</u>	<u>\$</u>
	<u>American Infosource Lp As</u>		
<u>000002</u>	<u>Agent for</u>	<u>\$</u>	<u>\$</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000003</u>	<u>Combined Care Center PC</u>	\$ <u> </u>	\$ <u> </u>

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>
<u> </u>	<u> </u>	\$ <u> </u>	\$ <u> </u>

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.